

Save. Plan. Enjoy.

WELLS
FARGO



**Important
Enhancements
To Your 401(k)
Plan**

Town of Westport 401(k) Plan

May 22, 2013

May 23, 2013

Today's agenda

- What's new for the plan
- Advantages to saving
- Your pretax plan features
- Basic principles of investing
- Your investment options
- Access your account
- Easy Enrollment Sign up Form

Steps to a comfortable retirement

1. Participate in your plan by contributing as much as you can
2. Determine how much to save
3. Increase your contribution regularly
4. Invest in a diversified fund or portfolio of funds

Why saving is a smart idea

- You want to have a comfortable, enjoyable retirement
- Your money needs to last 20 to 30 years in retirement
- You may need up to 80% of your pre-retirement income in retirement
- The cost of living increases every year
- Social Security represents 39% of today's average retiree's income¹
- Average monthly benefit paid to retired workers?
\$1,229

¹Employee Benefit Research Institute, EBRI Databook on Employee Benefits, Chapter 7, Table 7.2 Sources of Income, 2010, updated November 2011.

What's new to the plan?

- Liberalized eligibility provision January 1, 2012
 - No waiting period
 - Enroll anytime during the calendar year
- Loan Provision January 1, 2013
- Enhanced investment choices October 15, 2012
 - Two investment approaches – select your own funds or select from a series of Target Retirement Funds
- Fee disclosure, fee transparency
- New website features
 - Automatic Rebalancing (quarterly)
 - On-line Beneficiary

You have a period of time to change your contribution rate, direct contributions to other investment options or decline participation in the plan.

Withdrawals from your account

Loans

- Borrow up to 50% of your account balance
- Prime Interest Rate
- One loan at a time
- Loan maintenance fee \$2.75 per month
- General purpose (5 yr); Residential (15 yr)

In-service withdrawals

- Hardship
- Age 59½
- Disability

Please refer to your plan documents for more information about the specifics of your plan.

What is the cost of borrowing from my plan?

- If you leave your job, you are typically required to pay back outstanding balance.
- Balance not paid is treated similar to a cash distribution from the plan:
 - Subject to income taxes
 - If under age 55, early withdrawal penalty typically applies
- Losing benefits of investment growth could mean smaller retirement savings.

What if no other alternatives are available?

- Make absolutely sure you have considered all of your options.
- Pay off your loan if you leave or lose your job.
- Continue contributing to your retirement plan.

Advantages of saving in your plan

Features	Benefits
Payroll withholding	<ul style="list-style-type: none">▪ Pay yourself first▪ Takes away temptation to spend elsewhere▪ Dollar Cost Averaging
Pretax savings	<ul style="list-style-type: none">▪ Reduces current taxes▪ Helps you save more▪ Save up to \$23,000 including Catch Up (2013)
Tax deferred compound earnings	<ul style="list-style-type: none">▪ Earnings grow tax-deferred▪ Savings increase over time

Tax advantages

Pretax contribution based on 5% of \$25,000

Contribution to plan:

\$1,250 per year →

\$104 per month →

\$24.04 per week →

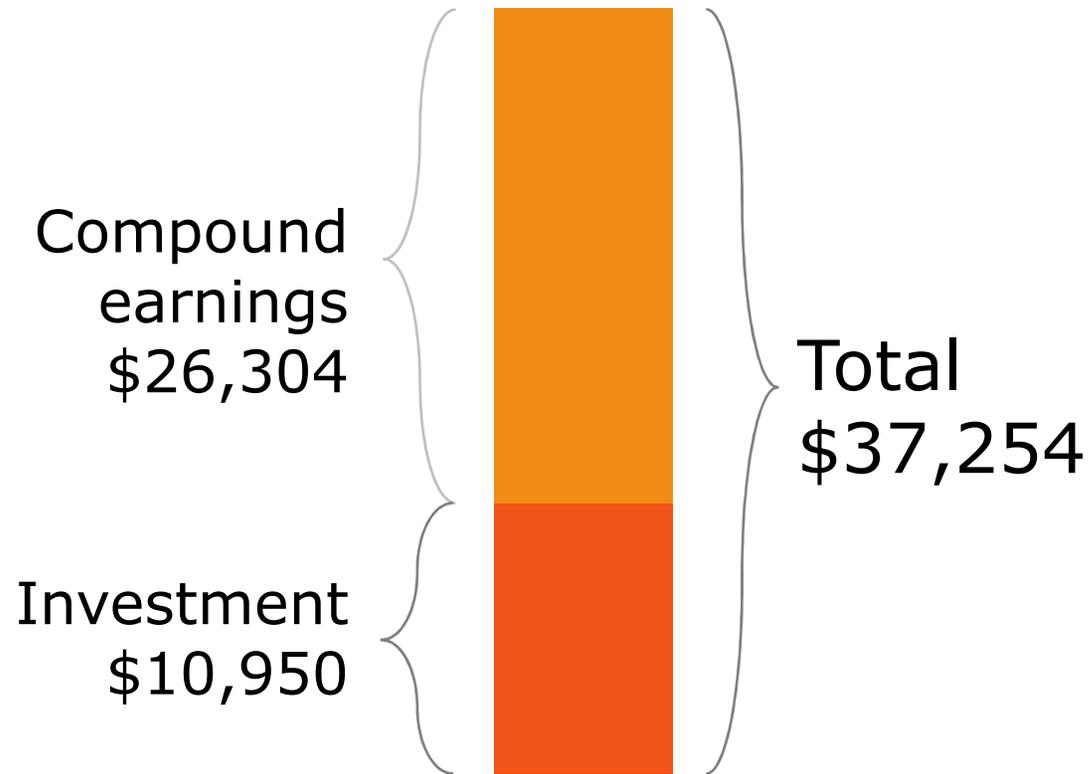
Paycheck reduced by:

Only \$1,063 per year

Only \$89 per month

Only \$20.43 per week

The power of starting as soon as you can

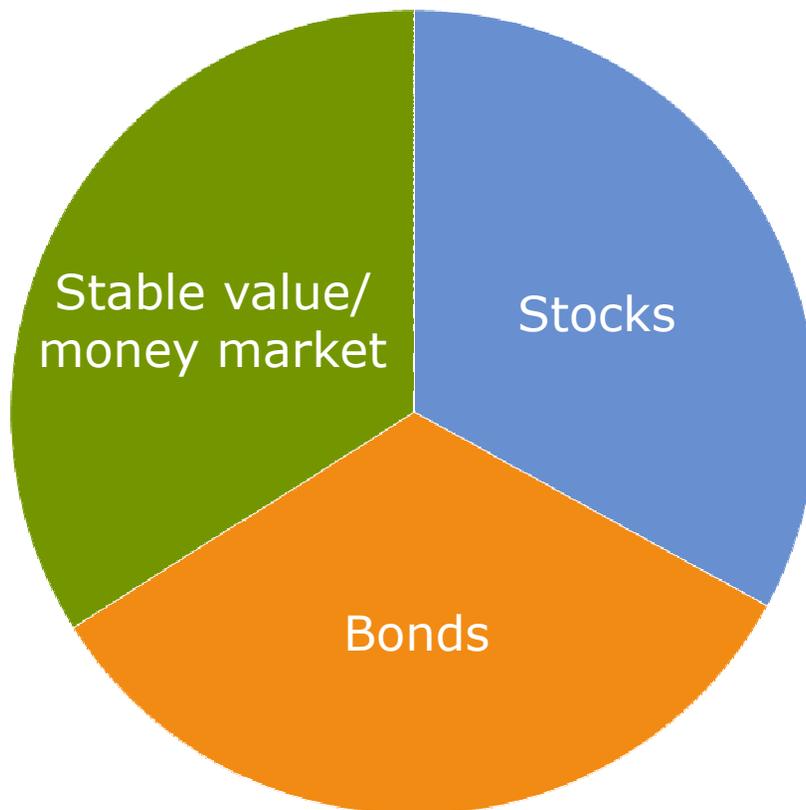


This example assumes saving \$1 a day for 30 years

Based on 7% annual rate of return. This example is for illustration purposes only and is not intended to represent the return of any specific investment.

Basic Principles of Investing:

Asset allocation and diversification



Asset allocation

How you divide your money *among* stable value/money market investments, bonds, and stocks

Diversification

How you divide your money *within* each asset class

Asset allocation and diversification do not assure or guarantee better performance and cannot eliminate the risk of investment losses.

Choosing the asset allocation that's right for you

Asset allocation principles

1. Risk tolerance
2. Time frame
3. Financial goals
4. Other savings and investments

Risk tolerance quiz

Risk tolerance quiz

Determine your risk profile
Circle the number that most closely fits your personal situation.

	1	2	3	4	5
To obtain above-average returns on my investments, I am willing to accept above-average risk.	1	2	3	4	5
If an investment loses money over the course of a year, I can easily resist the temptation to sell it.	1	2	3	4	5
I am comfortable investing in the stock market.	1	2	3	4	5
When I put aside money for retirement, I do not plan on accessing it before I retire.	1	2	3	4	5
I consider myself knowledgeable about economic issues and personal investing.	1	2	3	4	5

1 - Disagree strongly 5 - Agree strongly

Understand your investor type
Add the numbers you circled: _____. Compare your total score to the investor types below.

Conservative (5 to 11)	Moderate (12 to 18)	Aggressive (19 to 25)
Most likely you are a conservative investor. Maintaining a fairly stable account balance and having a clear idea of what your investments are likely to earn is more important to you than pursuing higher return potential.	Most likely you are a moderate investor. You are willing to accept some fluctuation in the value of your investments to pursue higher return potential.	Most likely you are an aggressive investor. You have the ability to weather short-term volatility in your investments. You are willing to assume a higher degree of fluctuation in the value of your investments to pursue growth opportunities.

Know your time horizon
Your time horizon is the number of years you have before retirement.

_____ your expected retirement age
_____ minus your current age
_____ equals your time horizon

Select a sample asset allocation plan
The sample portfolios (to the right) suggest possible asset allocation plans in line with your time horizon and investor type: conservative, moderate, or aggressive. Use these sample asset allocation portfolios as a starting point for building your own investment portfolio.

Time Horizon	Conservative	Moderate	Aggressive
0 to 5 years until retirement			
6 to 15 years until retirement			
16 to 25 years until retirement			
26 years or more until retirement			

■ Stable Value/Money Market Funds ■ Bonds ■ Stocks

Diversification and asset allocation do not assure or guarantee better performance and cannot eliminate the risk of investment losses. The Risk Tolerance Quiz is intended to provide you with a general indication of your current investment personality and does not constitute investment advice. There may be other factors specific to your situation that are not considered. Your investment risk tolerance may change over time, and you should revisit your situation from time to time to determine if a selected portfolio is still appropriate for your situation. This information and any information provided by employees and representatives of Wells Fargo Bank, N.A. and its affiliates is intended to constitute investment education under U.S. Department of Labor guidance and does not constitute "investment advice" under the Employee Retirement Income Security Act of 1974 or regulations thereunder. Neither Wells Fargo nor any of its affiliates, including employees and representatives, may provide "investment advice" to any participant or beneficiary regarding the investment of assets in an employer-sponsored retirement plan. Please contact your personal investment, financial, tax, or legal advisor regarding your specific needs and situation.

Recordkeeping, trustee and/or custody services are provided by Wells Fargo Institutional Retirement and Trust, a business unit of Wells Fargo Bank, N.A.

Investments in Stocks, Bonds and Mutual Funds are:

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The risk tolerance quiz is intended to provide you with a general indication of your current investor type and does not constitute investment advice. There may be other factors specific to your situation that are not considered. Your investment risk tolerance may change over time, and you should revisit your situation from time to time to determine if a selected portfolio is still appropriate for your situation.

Basic principles of investing

Risk and return chart Average annual total returns 1926 – 2011

Lower risk/
Lower return

Higher risk/
Higher return



Performance is historical and does not represent future results.

Source: 2012 Morningstar. Large stocks are represented by the Standard & Poor's 90 index from 1926 through February 1957 and the S&P 500® index thereafter, which is an unmanaged group of securities and considered to be representative of the U.S. stock market in general. Bonds are represented by the 20-year U.S. government bond and stable value/money market by the U.S. 30-day Treasury bill. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index.

Basic principles of investing

Asset class	Major types	Reasons to choose	Relative risk/ Relative return
Stocks	<ul style="list-style-type: none"> ▪ Common, preferred ▪ Large cap, mid cap, small cap ▪ Growth, value ▪ International, domestic 	<ul style="list-style-type: none"> ▪ High return potential ▪ May pay dividends ▪ Long-term horizon 	High
Bonds	<ul style="list-style-type: none"> ▪ Government, agency ▪ Municipal ▪ Corporate ▪ Mortgage-backed, asset-backed ▪ International, domestic 	<ul style="list-style-type: none"> ▪ Regular income ▪ Potential for price appreciation ▪ Return of principal at maturity may be guaranteed 	Medium
Stable value / money market	<ul style="list-style-type: none"> ▪ Treasury bills ▪ Commercial paper ▪ CDs ▪ Money market funds ▪ Guaranteed investment contracts (GICs) ▪ Bank investment contracts ▪ Security-backed contracts 	<ul style="list-style-type: none"> ▪ Regular income ▪ Relative price stability ▪ Liquidity 	Low

The information contained herein and any information provided by employees and representatives of Wells Fargo Bank, N.A., and its affiliates is intended to constitute investment education under U.S. Department of Labor guidance and does not constitute "investment advice" under the Employee Retirement Income Security Act of 1974. Neither Wells Fargo Bank nor any of its affiliates, including employees and representatives, may provide "investment advice" to any participant or beneficiary regarding the investment of assets in an employer sponsored retirement plan. Please contact an investment, financial, tax or legal advisor regarding your specific needs and situation.

Asset Class Returns as of March 31, 2013

2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	Q1 2013
Emerging Mkts 55.8%	Real Estate 26.4%	Emerging Mkts 34%	Emerging Mkts 32.2%	Emerging Mkts 39.4%	Gov't-Treas 13.7%	Emerging Mkts 78.50%	Real Estate 26.93%	Gov't-Treas 33.84%	Real Estate 18.93%	Small Cap 12.39%
Small Cap 47.3%	Emerging Mkts 25.6%	Intl Stocks 13.5%	Real Estate 30.5%	Intl Bonds 11.3%	Intl Bonds 11.4%	High Yield 58.21%	Small Cap 26.86%	Muni Bonds 10.70%	Emerging Mkts 18.22%	Large Cap 10.61%
Intl Stocks 38.6%	Intl Stocks 20.2%	Real Estate 8.4%	Intl Stocks 26.3%	Intl Stocks 11.2%	Barclays Capital Agg 5.2%	Intl Stocks 31.78%	Emerging Mkts 18.88%	Barclays Capital Agg 7.84%	Int'l Stocks 17.32%	Real Estate 8.41%
High Yield 29.0%	Small Cap 18.3%	Large Cap 4.9%	Small Cap 18.4%	Gov't-Treas 9.0%	Cash 2.5%	Small Cap 27.17%	High Yield 15.24%	Real Estate 6.05%	Small Cap 16.35%	Int'l Stocks 5.13%
Large Cap 28.7%	Intl Bonds 12.0%	Small Cap 4.6%	Large Cap 15.8%	Barclays Capital Agg 7.0%	Muni Bonds -2.5%	Large Cap 26.46%	Large Cap 15.06%	Intl Bonds 5.91%	Large Cap 16.00%	High Yield 2.87%
Real Estate 27.7%	High Yield 11.1%	Muni Bonds 3.5%	High Yield 11.8%	Large Cap 5.5%	High Yield -26.2%	Real Estate 22.68%	Gov't-Treas 9.38%	High Yield 4.98%	High Yield 15.44%	Muni Bonds 0.29%
Intl Bonds 18.6%	Large Cap 10.9%	Cash 3.3%	Intl Bonds 6.8%	Cash 5.0%	Small Cap -33.8%	Muni Bonds 12.91%	Intl Stocks 7.75%	Large Cap 2.11%	Muni Bonds 6.78%	Cash 0.02%
Muni Bonds 5.3%	Muni Bonds 4.5%	Gov't-Treas 2.8%	Muni Bonds 4.8%	Muni Bonds 3.4%	Large Cap -37.0%	Barclays Capital Agg 5.93%	Intl Bonds 6.78%	Cash 0.08%	Barclays Capital Agg 4.21%	Barclays Capital Agg -0.12%
Barclays Capital Agg 4.1%	Barclays Capital Agg 4.3%	High Yield 2.7%	Cash 4.8%	High Yield 1.9%	Real Estate -42.5%	Intl Bonds 3.94%	Barclays Capital Agg 6.56%	Small Cap -4.18%	Gov't-Treas 3.36%	Emerging Mkts -1.62%
Gov't-Treas 2.2%	Gov't-Treas 3.5%	Barclays Capital Agg 2.4%	Barclays Capital Agg 4.3%	Small Cap -1.6%	Intl Stocks -43.4%	Cash 0.16%	Muni Bonds 2.38%	Intl Stocks -12.14%	Intl Bond 0.71%	Gov't-Treas -2.89%
Cash 1.2%	Cash 1.7%	Intl Bonds -9.2%	Gov't-Treas 3.1%	Real Estate -21.0%	Emerging Mkts -53.3%	Gov't-Treas -3.60%	Cash .13%	Emerging Mkts -18.42%	Cash 0.07%	Intl Bond -4.18%

Source: Wells Fargo Investments.

Cash- Citi 3 month T-bill ,Gov't/Treas-Barclays Capital 20+Treasury, Muni Bonds-Barclays Capital Municipal Bond Index, IG Bonds-Barclays Capital Aggregate, HY Bonds-Barclays Capital High Yield Index, Intl Bonds-JPM Global Bond Index ex U.S., Large Cap-S&P 500, Small Cap-Russell 2000, Intl Stocks-MSCI EAFE, Emerging Mkts-MSCI EM, Real Estate-Dow Jones US Real Estate Index.

New: Automatic rebalance

Your plan provides you with options to help you maintain your account's targeted asset allocation. Rebalancing your account on a regular basis is important to keep your investments in line with your chosen risk level and targeted asset allocation plan.

- You can select how your Plan account is invested, by selecting from the Plan's individual fund option, or the Plan's Target Date Funds, or a combination of all investment choices offered in the Plan.
- If you choose to invest in Target Date Funds, automatic rebalancing is already taken care of for you at regularly scheduled intervals, for the portion of your Plan account invested in the Target Date Funds.
- If you choose to invest in a portion of or all of your Plan account in the individual fund options, you may decide to add the Automatic Rebalancing feature to your account.
- The Automatic Rebalancing feature will apply only to the individual fund options.

Investment Options

Pre – 10/15/2012

Available 10/15/2012

Money Market/Stable

WF Adv Money Market

→

WF Adv Money Market

Intermediate Bond

WF Adv Total Return Bond Adm

→

WF Adv Core Bond Adm

JP Morgan Core Bond A

→

JP Morgan Core Bond **R5**

Asset Allocation

Vanguard Wellington Inv*

→

Vanguard Wellington Inv

**Default Fund*

****Removed as Default Fund***

Large Cap Value

Alliance NFJ Dividend Value Adm

→

Alliance NFJ Dividend Value Adm

Large Cap Blend Passive

Vanguard S&P 500 Index

→

Vanguard S&P 500 Index

Large Cap Growth

Janus Fund T

→

JP Morgan Large Cap Growth R5

Investment Options

Pre – 10/15/2012

Available 10/15/2012

Mid Cap Blend Passive

Dreyfus Mid Cap Index →

Vanguard Mid Cap Index Signal

WF Adv Opportunity Adm →

Vanguard Mid Cap Index Signal

Small Cap Blend Passive

Dreyfus Small Cap Stock Index →

Vanguard Small Cap Index Signal

Foreign Large Blend

Thornburg Intl Value A →

Thornburg Intl Value R4

New: Your Investment Options

Two Investment Approaches

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graph TD; A[Two Investment Approaches] --> B[Target date funds]; A --> C[Individual funds];
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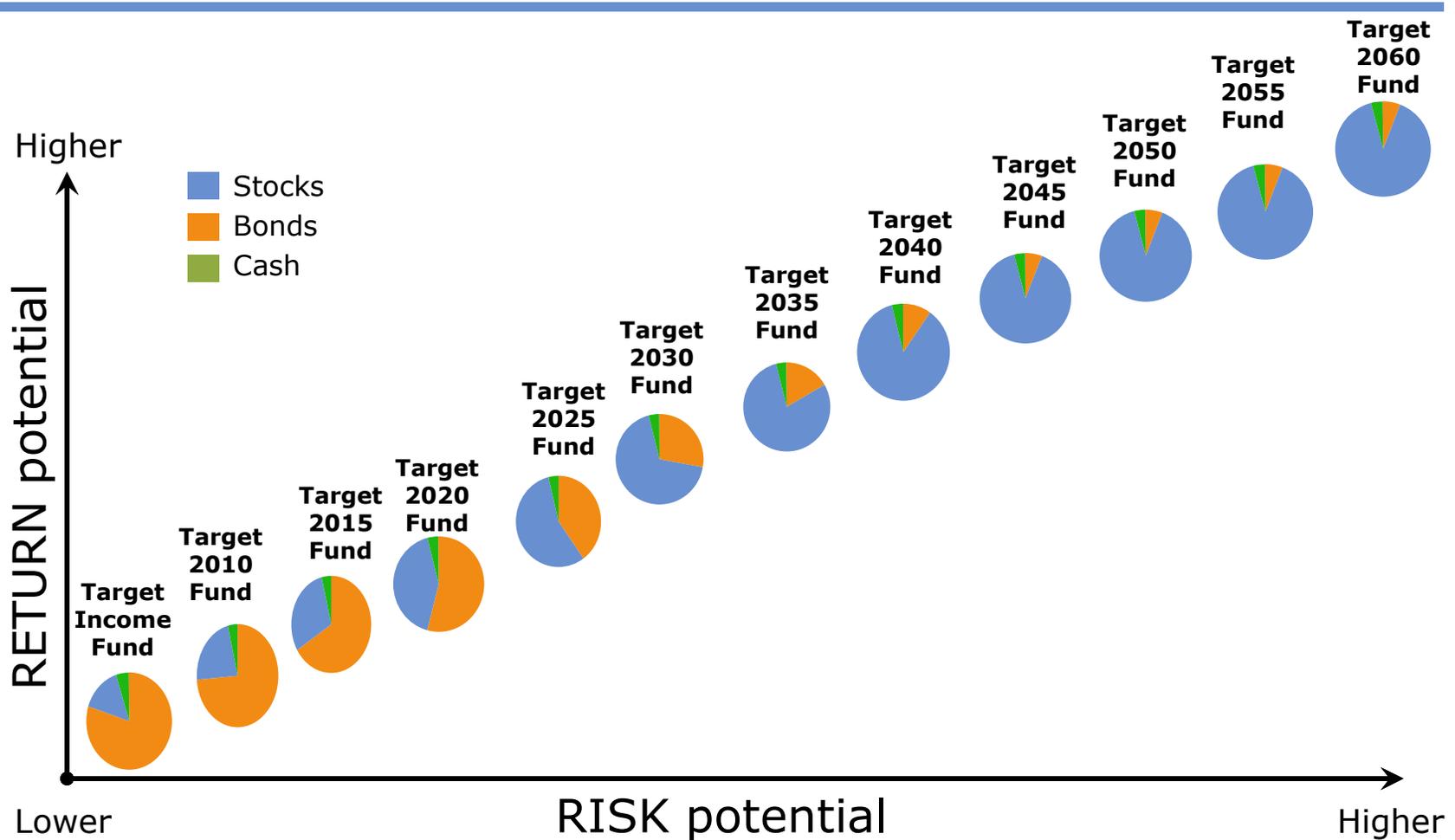
Target date funds

- Choose based on retirement year
- Intended to provide a diversified mix of investments for your retirement account
- Becomes more conservative as target date approaches

Individual funds

- You select individual investments for your account
- You monitor your choices and change whenever necessary

Vanguard Target Retirement Date Funds (Default Fund)

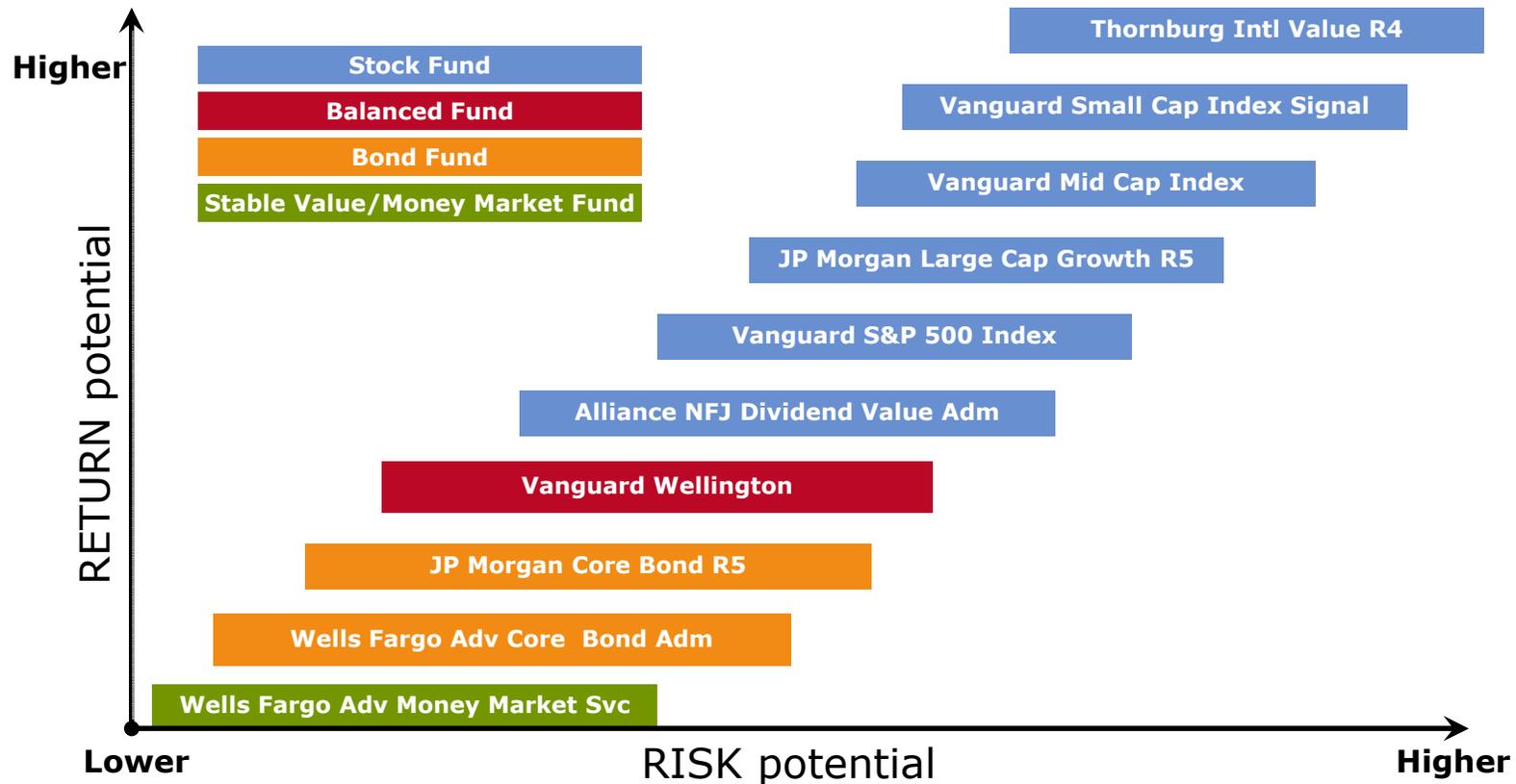


The charts shown above illustrate the relative differences in the Target Date Funds' asset allocations. As the pie charts indicate, there is a decreasing holding of stocks, and an increasing holding of bonds and cash as funds approach their retirement date. Actual allocations of the Wells Fargo Dow Jones Target Date Funds will change over time. For current fund allocations, please go to wellsfargo.com/advantagefunds.

Investments in Retirement Plans:

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Individual funds



The risk and return characteristics are for illustration purposes only and are not intended to depict actual risk and return characteristics of different asset class categories or specific funds. These risk and return characteristics are based on generally accepted investment theories and take into account historic returns of asset classes over defined periods of time and do not reflect the specific risk and returns of specific funds. For more information about these funds including fees and expenses, obtain a current prospectus by calling the Wells Fargo Retirement Service Center, visiting the Wells Fargo Retirement Plan Website, or calling your plan administrator.

Investments in Retirement Plans:

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Fees associated with your plan

- Important to be aware of fees that apply to your plan, as fees reduce the amount available for retirement
- Fees are not new; steps have always been in place to evaluate the reasonableness of participant fees
- Fee information has been expanded to better understand them starting with your 2Qtr 2012 statement
- Fees that are paid by participants in the plan:
 - Management and Investment Fees (i.e. expense ratios) are deducted by the mutual fund company, therefore your investment earnings are net of fees
 - Since October 15th, revenue share (formerly used to cover recordkeeping cost) received from fund companies, will be paid directly to your account, providing fee transparency
 - Since October 15th, participants pay 38 basis points (0.38%) for recordkeeping administration fees. This fee is calculated monthly and deducted from the participant's account
- Fee Disclosure is also available online

Fee Disclosure on Participant Statement

- Performance section
 - **Performance and fee information for plan investments**
 - Benchmark information
 - Investment limitations and restrictions
 - Total annual expenses

Investment performance and operating expenses

The table below contains information about the investment options available in your plan. You can see how these investments have performed over time and compare them with an appropriate benchmark for the same time periods. This table also shows:

- Total annual operating expenses (expenses that reduce the rate of return of an investment)
- Shareholder-type fees (these are in addition to total annual operating expenses)
- Investment limitations, restrictions, or both

You can make changes to your investment options at wellsfargo.com/retirementplan, or you can call the Retirement Service Center at 1-800-728-3123 and speak to a representative Monday through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Give careful consideration to the importance of a balanced and well-diversified portfolio, taking into account all your assets, income, and investments.

Asset Class Fund name Type of fund Benchmark	Performance (as of 06/30/2011)				Total Annual Expenses	
	3 Month	1-Year	5-Year	10-Year/ since inception*	Gross percentage/ per \$1,000	Net percentage** per \$1,000
Stable Value Funds						
Wells Fargo Stable Return Fund N6	0.45%	2.11%	3.30%	3.81%	N/A	.65%/
Stable Value					N/A	.65%/
50% Citigroup 3-Month T-Bill Index & 50% Merrill Lynch 1-3 Yr Treasury Index	.28%	2.48%	4.78%	7.64%		
Bond Funds						
Wells Fargo Advantage Total Return Bond Fund Admin	2.47%	4.72%	7.16%	6.10%	.86%/	.70%/
Intermediate-Term Bond					\$8.00	\$7.00
Barclays Capital US Aggregate Bond Index	2.29%	3.90%	6.52%	5.74%		
Oppenheimer International Bond A World Bond	3.87%	14.00%	9.43%	11.49%	.98%/	.98%/
The J.P. Morgan Global Government Bond Index	3.33%	10.15%	7.62%	8.01%	\$9.80	\$9.80
Asset Allocation						
Wells Fargo Advantage Dow Jones Target Today Fund™ Admin	2.05%	9.13%	5.22%	4.58%	0.94%/	0.80%/
Target Date Retirement Income					\$9.40	\$8.00
Composite of Russell 3000, MSCI EAFE, Barclays Capital Bros 3-5 Year US Treasury, and 91-day T-bill indexes; after 7/1/06, the composite index represents the Dow Jones Target Retirement Index	2.13%	9.95%	6.00%	5.46%		
Investment Limitations/Restrictions: this fund must be held for 30 days; \$5,000 maximum transfer amount.						
Wells Fargo Advantage Dow Jones Target 2010 Fund™ Admin	1.83%	11.33%	4.83%	4.21%	0.93%/	0.83%/
Target Date 2010					\$9.30	\$8.30
Composite of Russell 3000, MSCI EAFE, Barclays Capital Bros 3-5 Year US Treasury, and 91-day T-bill indexes; after 7/1/06, the composite index represents the Dow Jones Target 2010 Index	1.96%	12.17%	5.67%	5.09%		
Investment Limitations/Restrictions: this fund must be held for 30 days; \$5,000 maximum transfer amount.						

Access your account

- **www.wellsfargo.com/401k**
 - Select *First Time User Registration* on homepage
 - Registration ID is Social Security number
 - Input 8-digit birth date (mm/dd/yyyy)

Access your account

Participant Account Services

1-800-377-9188

- Automated account information and transactions 24/7
- Participant Account Services Representatives available:
 - Monday-Friday
 - 7 a.m. - 11 p.m. ET Time
- You will need your Social Security number
- Your initial Personal Identification Number (PIN) is the last four digits of your Social Security number
- You will need to change your PIN the first time you access your account

Access Your Account – Welcome Page

www.wellsfargo.com/401k



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Retirement Planning | Financial Matters | Online Seminars

Your Retirement Plan

[Feedback](#) [Print this page](#)



Make the most of your retirement plan

In this edition of *Advantages* you can:

- Learn about exciting changes to the retirement plan website
- Become more informed about retirement planning with new resources
- Find out how your retirement savings stack up

Retirement Planning

Whatever your age, find tips and checklists to help you retire successfully.
[20s](#) | [30s](#) | [40s](#) | [50s](#) | [60s](#) | [70s](#) +

Financial Matters

Everyone has financial goals. What are yours? Take the first steps in planning for your [financial future](#).

I want to:

- [See if I'm on track for retirement](#)
- [Determine my investment style](#)
- [Use online tools](#)
- [Share my ideas](#)

Online Seminars

Learn more about key financial topics with these [online seminars](#).

En Español

Las últimas noticias y tendencias del plan de jubilación [en español](#).



What's your retirement target?

Many plans offer target date funds, a convenient way to invest for retirement

View Your Retirement Plan Accounts

Username:

Password:

[First Time User](#) | [Reset Password](#) | [Change Password](#)

 [Security](#)

The New Dashboard

Sponsor Home | Sign Off | My Settings | Contact Us | Site Map | Home

Retirement Services

[Dashboard](#) | [My Account](#) | [Actions & Investments](#) | [Loans](#) | [Plan Information](#) | [Planning & Education](#)

Last Sign On: January 31, 2012 [Shortcuts](#) [Customization Wizard](#)

You are on track for retirement

Why am I on track?

Experts recommend having **80% [income replacement](#)** saved for retirement. Shown below is the amount you need to save to meet this goal, and the amount you are projected to have saved by retirement given your current information and contribution rate.



Category	Total
Retirement Savings Goal	\$368,000 total
Projected Retirement Savings	\$463,570 total

[Modify your assets and information](#)

Congratulations!

You are on track to meet your retirement income goal. Now make sure you are maximizing your savings.

Resources

- [Evaluate your results and see your monthly income goal](#)
- [How Much Do You Need to Retire? article](#)
- [Projected Retirement Expense calculator](#)

The New Dashboard

Market Watch

As of **Jan 31, 2012 (4:06PM EST)**

Index	Latest	Change
Dow	12,637.03	-16.69
NASDAQ	2,814.24	+2.30
S&P 500	1,312.14	-0.87

Quotes delayed by at least 15 minutes
Markets by MacroWorld®

- > Personal Rate of Return
- > Portfolio Mix
- > Planning & Education
- > Investment Performance

Loans

Loan #	Payment	Next Payment	Balance
Loan 1	\$78.45	07/17/2009	\$10,722.55

See What's New



Managing your account online is even easier
[Take the interactive tour](#)

My Account


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Retirement Services

Dashboard
My Account
Actions & Investments
Loans
Plan Information
Planning & Education

Last Sign On: January 19, 2012 Shortcuts

Account Balance

Personal Rate of Return

Account History

Statements

My Profile

My Account

[Account Balance](#)
View your Account Balance by Contribution, Investment or Asset Class

[Personal Rate of Return](#)
Your Investment Earnings

[Account History](#)
View and download your Transactions and Earnings

[Statements](#)
View your statements online, create an internet statement

[My Profile](#)
Update your personal information, PIN, or beneficiary


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Retirement Services

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Loans
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Planning & Education

Last Sign On: January 19, 2012 Shortcuts

Account Balance

By Contribution

By Investment

Balance Matrix

Portfolio Mix

Personal Rate of Return

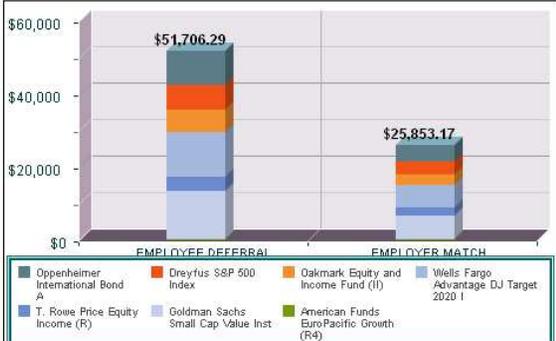
Account History

Statements

My Profile

Balance Matrix

The graph below illustrates your account balance by investments and by contribution type. This provides you with a breakdown of where the money in your account came from and how the different contribution types make up your overall balance.



Contribution Type	Total Balance
EMPLOYEE DEFERRAL	\$51,706.29
EMPLOYEE MATCH	\$25,853.17

Account History



Sponsor Home | Sign Off | My Settings | Contact Us | Site Map | Home

Retirement Services

Dashboard | **My Account** | Actions & Investments | Loans | Plan Information | Planning & Education

Last Sign On: January 19, 2012 [Shortcuts](#)

Account Balance	Account History
Personal Rate of Return	Transaction History Provides transaction history for a specified period of time
Account History	Balance History Provides balance history for a specified period of time
Transaction History	Account History Download Download account activity to your desktop
Balance History	
Account History Download	
Statements	
My Profile	

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Actions & Investments

The image displays three overlapping screenshots of the Wells Fargo website interface, illustrating the navigation and content for the 'Actions & Investments' section.

Top Screenshot: Shows the main navigation bar with the Wells Fargo logo and links for 'Sign Off | Site Map | Contact Us'. The 'Actions & Investments' menu item is highlighted with a purple box. Below the navigation bar, a 'Shortcuts' icon is visible.

Middle Screenshot: Shows the 'Actions & Investments' sub-menu on the left, which includes:

- Payroll Contributions
- Change Investments and Elections
- Advisory Services
- Research Investments
- Withdrawals

 The main content area displays:

- Actions & Investments**
- Payroll Contributions**: View and change your retirement plan contributions
- Change Investments and Elections**: Change your asset allocation or your investment options
- Advisory Services**: Access advice and education services

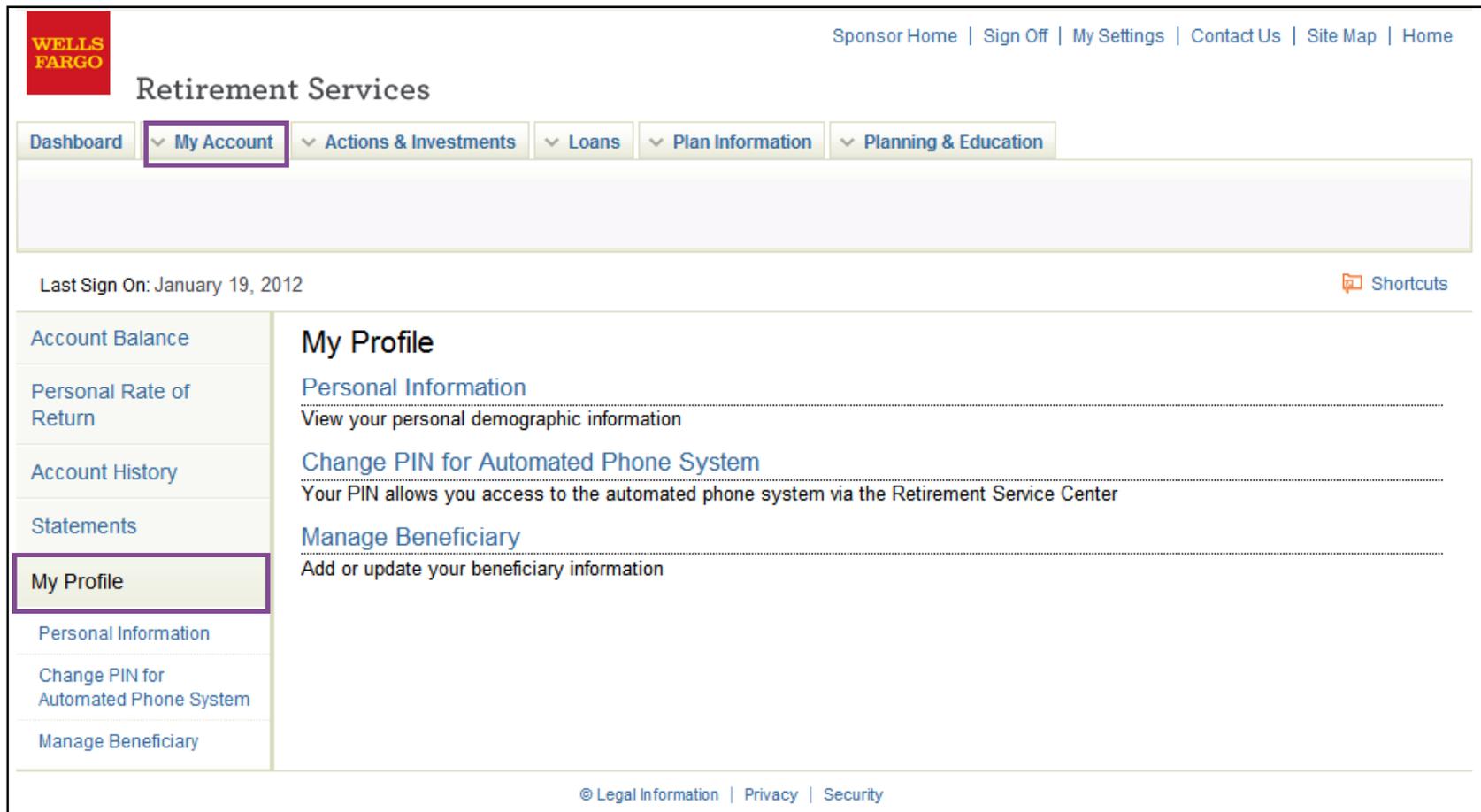
 The 'Change Investments and Elections' option is highlighted with a purple box. The right side of the screenshot shows the top of the 'Change Investments and Elections' page, including the Wells Fargo logo and navigation bar.

Bottom Screenshot: Shows the 'Change Investments and Elections' page in detail. The left sidebar has 'Change Investments and Elections' and 'Research Investments' highlighted with purple boxes. The main content area lists several options:

- Redirect Current Balance and Future Contributions**: Identify new investment elections for your future payroll contributions and transfer your current balance to those same investments.
- Redirect Current Balance Only**: Transfer your current balance to new investments.
- Redirect Future Contributions Only**: Identify new investment elections for your future payroll contributions.
- Transfer by Percent**: Identify a percentage to transfer from one investment to another.
- Transfer by Amount**: Identify an amount to transfer from one investment to another.
- Rebalance Account Automatically**: Realign your account periodically to match your future contributions.

 On the right side, there is a table for 'Payroll Contribution Percent (per pay period)' and 'New Payroll Contribution Percent (per pay period)'. The current value is 5.00% and the new value is 5%. Below this, there are fields for 'Frequency' (12 Months), 'Increase by' (1.00%), 'Start Date', and 'Exceed' (10.00%).

My Profile – New: Designate Beneficiary



The screenshot shows the Wells Fargo Retirement Services website. At the top left is the Wells Fargo logo. To the right are navigation links: Sponsor Home | Sign Off | My Settings | Contact Us | Site Map | Home. Below the logo is the text "Retirement Services". A horizontal menu contains: Dashboard, My Account (highlighted with a purple box), Actions & Investments, Loans, Plan Information, and Planning & Education. Below the menu is a light purple banner. Underneath the banner, it says "Last Sign On: January 19, 2012" and a "Shortcuts" icon. On the left is a vertical sidebar menu with items: Account Balance, Personal Rate of Return, Account History, Statements, My Profile (highlighted with a purple box), Personal Information, Change PIN for Automated Phone System, and Manage Beneficiary. The main content area is titled "My Profile" and contains three sections: "Personal Information" (with a link "View your personal demographic information"), "Change PIN for Automated Phone System" (with a link "Your PIN allows you access to the automated phone system via the Retirement Service Center"), and "Manage Beneficiary" (with a link "Add or update your beneficiary information"). At the bottom of the page are links for "© Legal Information | Privacy | Security".

WELLS FARGO

Sponsor Home | Sign Off | My Settings | Contact Us | Site Map | Home

Retirement Services

Dashboard | My Account | Actions & Investments | Loans | Plan Information | Planning & Education

Last Sign On: January 19, 2012 Shortcuts

My Profile

[Personal Information](#)
View your personal demographic information

[Change PIN for Automated Phone System](#)
Your PIN allows you access to the automated phone system via the Retirement Service Center

[Manage Beneficiary](#)
Add or update your beneficiary information

© Legal Information | Privacy | Security

Statements – 2 choices – Online or Paper

The image shows two overlapping screenshots of the Wells Fargo Retirement Services website. The top screenshot shows the main navigation menu with 'My Account' highlighted. The bottom screenshot shows the 'Statement Delivery Options' page, where the 'Online Statement' option is selected. The page includes a warning about the current email address and fields for entering a new email address and selecting an email format.

WELLS FARGO Retirement Services

Sponsor Home | Sign Off | My Settings | Contact Us | Site Map | Home

Dashboard | **My Account** | Actions & Investments | Loans | Plan Information | Planning & Education

Last Sign On: January 19, 2012 Shortcuts

Account Balance

Personal Rate of Return

Account History

Statements

View Statements

Interim Statement Request

Statement Delivery Options

My Profile

Statements

View Statements

Interim Statement Request

Statement Delivery Options

My Profile

Statement Delivery Options

Our records show that you currently receive your statement online. If you wish to receive paper statements, please make the change below.

Online Statement I choose to receive my statement online.

I understand that by selecting this option I will no longer be receiving a copy in the mail.

I agree to the terms of service for online statements.
(Box must be checked to receive.)

Current Email Address: Our records indicate this email address may be undeliverable. Please verify its accuracy.
samplecp1@test.com

New Email Address:

Confirm Email Address:

Email Format:

Plain text email

HTML/Graphic email

Paper Statement I choose to receive my statement through the mail.



Next steps

Next steps

- Participate in your retirement plan and contribute as much as you can
- Make sure your beneficiary information is completed and/or updated
- Review your quarterly statements and keep in touch with your plan
- Use the online calculator to determine if you're on track to meet your retirement goals

Easy Enroll

- ✓ **Three easy steps**
 1. Sign up (you must be eligible to enroll)
 2. Choose contribution amount
 3. Sign the form

Save. Plan. Enjoy. 

 **Enroll today!**

Step 1: Sign up

Yes, sign me up. I want to enroll in the .

Name (please print): _____

Social Security number: - -

Date of birth: _____

Step 2: Choose contribution amount

Please invest

8%

4%

3%

_____% of my pretax pay into the . I understand my contributions will automatically be invested in an age-based target date fund, as detailed below, regardless of any current investment elections I may currently have on file.

I'm also aware that I can personalize my enrollment online at . A full menu of investment options is available online, along with additional plan and investment information.

(You may contribute % to % of your salary, up to \$17,000, the IRS maximum allowable amount for 2012.)

Step 3: Sign and date

Signature _____ Date: _____

You will receive a confirmation by mail once your enrollment is complete. By signing this form, you are authorizing Wells Fargo to process this transaction with respect to the . You are authorizing your employer to deduct the indicated amount from your pretax pay. You also understand that this resulting transaction supersedes any previous contribution or investment elections you have on file. However, if you have an existing account balance, it will remain invested according to your previous investment elections. After enrolling, please remember to name a beneficiary for your account.

Recordkeeping, trustee, and/or custody services are provided by Wells Fargo Institutional Retirement and Trust, a business unit of Wells Fargo Bank, N.A.

Investments in Retirement Plans

NOT FDIC INSURED-NO BANK GUARANTEE-MAY LOSE VALUE

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We're here for you

Your retirement plan information

Wells Fargo Retirement Service Center:

1-800-377-9188

3Q2013: 1-800-SAVE-123 (1-800-728-3123)

Wells Fargo Retirement Plan Website:

wellsfargo.com/401k

**3Q2013: URL access to your wells fargo account(s) through
wellsfargo.com; Re-registration requires email address**

(or wellsfargo.com/retirementplan)



Thank you!

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